Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

Donald Benjamin 2700 Altamont Dr Klamath Falls, OR 97603 18537

State of Oregon, County of Klamath Recorded 03/22/2005 8:25 a m Vol M05 Pg / 85 3 7 Linda Smith, County Clerk Fee \$ 26 # of Pgs ___# of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corp #:212236 "Benjamin" ID:/15185978 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/30/2002 made by DONALD G BENJAMIN AND DEEANNA L BENJAMIN, AS JOINT TENANTS as the original Grantor(s), to LANDAMERICA ONESTOP, as the original Trustee, for the benefit of CHASE MANHATTAN BANK USA NA, as the original beneficiary, which Deed of Trust was recorded on 09/06/2002, as Instrument No. , Book MO2, Page 50740, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES SANDRA MCMULLEN, Trustee in lieu of the above named Trustee under said Deed of Trust.

SANDRA MCMULLEN hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and SANDRA MCMULLEN have caused these presents to be executed by their duly authorized officers on the dates below written.

Wilshire Credit Corporation, a Nevada Corporation

2005

KATHY ANDERSON, TITLE SERVICES

State of Oregon, County of Washington State of Oregon, County of Washington ON March 14, 2005, before me, JEAN M RIEDER, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Title Services Manager, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

JEAN M RIEDER Notary Expires: 09/04/2007 #3**y**2186

JEAN M RIEDER NOTARY PUBLIC-OREGON COMMISSION NO. 372186 MY COMMISSION EXPIRES SEPTEMBER 4, 2007

OFFICIAL SEAL

By SANDRA MCMULLEN as Trustee On 3-14-05 (DATE)

SANDRA MCMULLEN, ATTORNEY AT LAW

andre

(This area for notarial seal)

State of Oregon, County of Washington On this $2 \cdot 10 - 05$, before me, a Notary Public qualified for said county, came SANDRA MCMULLEN, ATTORNEY AT LAW, known to me to be the identical who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

and seal on 3-14-05

ANITA Expires: 03/04/2008 #378105 Notary

M

OFFICIAL SEAL ANITA W FRANK NOTARY PUBLIC-OREGON COMMISSION NO. 378105 MY COMMISSION EXPIRES MAR 4, 2008

(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517 JMR-20050314-0049 ORKLAMA KLAMATH OR BAT: 6657/212236 KXORSUB1